

In re:
Salvatore Virgi
Debtor

Case No. 23-13854-amc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: May 03, 2024

User: admin
Form ID: 318

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Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 05, 2024:

Recip ID	Recipient Name and Address
db	Salvatore Virgi, 2850 Willits Rd, Philadelphia, PA 19136-1027
14844022	Alicia Formoso, 2850 Willits Rd, Philadelphia, PA 19136-1027
14844023	Anacapri Foods, 55 Winans Ave, Cranford, NJ 07016-3144
14844024	+ Armstrong Supply Company, 22 Schiavone Drive, Ambler, PA 19002-5007
14844031	CST Co., 2007 Lake Point Way, Louisville, KY 40223-4221
14844027	Centrum, LLC, 685 Elmwood Ave, Sharon Hill, PA 19079-1017
14852649	Commonwealth of Pennsylvania - UCTS, Department of Labor & Industry, PO Box 68568, Harrisburg, PA 17106-8568
14844032	DAL, Inc., Performance Food Group, Po Box 162, Clifton Hts, PA 19018-0162
14844034	E. Frank Hopkins Co., Inc., 3120 S 3rd St, Philadelphia, PA 19148-5600
14844035	+ First Choice Food Distributors, 6700 Essington Ave, Philadelphia, PA 19153-3424
14844037	Giordano Garden Groceries, 1612 S Front St, Philadelphia, PA 19148-1412
14844038	Harvey Rentals, 525 S 4th St Ste 240, Philadelphia, PA 19147-1573
14844039	Imports Direct Inc., 74 Tracey Rd Ste B, Huntingdon Vy, PA 19006-4267
14844040	+ Incollingo Food Service, 900 Jersey Ave, Gloucester City, NJ 08030-2401
14844042	Larry Freidman, c/o Roger Perry Esq., 734 S 4th St, Philadelphia, PA 19147-3130
14844043	Law Offices of Sprechman & Fisher, P.A., 2775 Sunny Isle Blvd Ste 100, N Miami Beach, FL 33160-4078
14844044	+ Merchant Capital Group, LLC, 2200 Biscayne Blvd Ste 200, Miami, FL 33137-5284
14844045	North Star Leasing Company, A Division of People's Bank, 747 Pine St Ste 201, Burlington, VT 05401-5196
14844049	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14844050	Performance Foodservice, 301 Heron Dr, Swedesboro, NJ 08085-1773
14844052	Philadelphia Abstract Co., Inc., 4124 Blanche Rd, Bensalem, PA 19020-4430
14844053	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
14840849	+ Philip E. Harvey, a/k/a Philip Harvey, c/o Ladov Law Firm, P.C., 1101 Market Street, Suite 2820, Philadelphia, PA 19107-2936
14844055	+ Roger Perry, 734 S 4th St, Philadelphia, PA 19147-3195
14844056	Samuels & Son Seafood Co., 3400 S Lawrence St, Philadelphia, PA 19148-5623
14844057	Sarcone's Bakery, 758 S 9th St, Philadelphia, PA 19147-2837
14844061	Sysco, Po Box 6499, Philadelphia, PA 19145-0199
14844062	Termac Corporation, 7330 Tulip St, Philadelphia, PA 19136-4216
14844067	VOX Funding, 100 Park Ave Fl 26, New York, NY 10017-5539
14844066	Vineland Syrup, Po Box 1326, Vineland, NJ 08362-1326

TOTAL: 30

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	EDI: BTPDERSHAW.COM	May 04 2024 03:58:00	TERRY P. DERSHAW, Dershaw Law Offices, P.O. Box 556, Warminster, PA 18974-0632
smg	Email/Text: megan.harper@phila.gov	May 03 2024 23:56:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14844021	+ Email/Text: bankruptcy@rentacenter.com	May 03 2024 23:56:00	AcceptanceNOW, Attn: Bankruptcy 5501

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			Headquarters Drive, Plano, TX 75024-5837
14870621	Email/PDF: bncnotices@becket-lee.com	May 04 2024 00:09:59	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14844029	Email/Text: megan.harper@phila.gov	May 03 2024 23:56:00	City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14844025	+ EDI: CAPITALONE.COM	May 04 2024 03:52:00	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
14844026	EDI: AISACG.COM	May 04 2024 03:52:00	Capital One Auto Finance, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14844030	Email/Text: bankruptcy@philapark.org	May 03 2024 23:56:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14844033	EDI: DISCOVERSL.COM	May 04 2024 03:58:00	Discover Student Loans, Attn: Bankruptcy, PO Box 30948, Salt Lake City, UT 84130-0948
14844036	+ EDI: PHINGENESIS	May 04 2024 03:58:00	Genesis FS Card Services, Attn: Bankruptcy, PO Box 4477, Beaverton, OR 97076-4401
14844041	EDI: IRS.COM	May 04 2024 03:52:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14844028	EDI: JPMORGANCHASE	May 04 2024 03:52:00	Chase Auto Finance, Attn: Bankruptcy, PO Box 901076, Fort Worth, TX 76101-2076
14844046	+ Email/Text: bankruptcygroup@peco-energy.com	May 03 2024 23:56:00	PECO Energy Company, 2301 Market St, Philadelphia, PA 19103-1380
14844047	Email/Text: fesbank@attorneygeneral.gov	May 03 2024 23:56:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14844051	^ MEBN	May 03 2024 23:53:56	PGW, Legal - Bankruptcy Unit, 800 W. Montgomery Avenue Dept. 3rd Floor, Philadelphia, PA 19122-2806
14844048	EDI: PENNDEPTREV	May 04 2024 03:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14844048	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 03 2024 23:56:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14843763	EDI: PENNDEPTREV	May 04 2024 03:58:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14843763	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 03 2024 23:56:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14844049	^ MEBN	May 03 2024 23:54:02	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14844054	+ Email/Text: bankruptcy@philapark.org	May 03 2024 23:56:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1540
14844059	EDI: SYNC	May 04 2024 03:52:00	Synchrony Bank/ Old Navy, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14844060	+ EDI: SYNC	May 04 2024 03:52:00	Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14844063	Email/Text: usapae.bankruptcynotices@usdoj.gov	May 03 2024 23:56:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14844064	^ MEBN	May 03 2024 23:53:52	U.S. Department of Justice, 950 Pennsylvania Ave

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NW, Washington, DC 20530-0009

14844065 + EDI: VERIZONCOMB.COM

May 04 2024 03:52:00

Verizon Communications Inc., Attn: Bankruptcy,
1095 Avenue of the Americas, New York, NY
10036-6704

14844068 ^ MEBN

May 03 2024 23:53:35

Westlake Portfolio Management, LLC, Attn:
Bankruptcy, PO Box 76809, Los Angeles, CA
90076-0809

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14844058	##	Springfield Pasta Company, 186 Saxer Ave, Springfield, PA 19064-2335

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 05, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 2, 2024 at the address(es) listed below:

Name	Email Address
JOSHUA B. LADOV	on behalf of Creditor Philip E Harvey jladov@ladovlaw.com admin@ladovlaw.com
Linda Mitten	ra-li-beto-bankreading@state.pa.us
MICHAEL A. CIBIK	on behalf of Debtor Salvatore Virgi help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
REGINA COHEN	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. rcohen@lavin-law.com, mmalone@lavin-law.com
TERRY P. DERSHAW	7trustee@gmail.com PA66@ecfcbis.com;7trustee@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	Salvatore Virgi	Social Security number or ITIN	xxx-xx-8953
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 23-13854-amc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Salvatore Virgi
aka Torre Del Greco Pizza, LLC, aka Torre Del
Greco, LLC, aka Pasta Prima, aka O Sole Mio
Restaurant

5/2/24

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.